

JAN 27 2010

BEFORE THE DEPARTMENT OF INSURANCE
STATE OF NEBRASKA

FILED

STATE OF NEBRASKA)	
DEPARTMENT OF INSURANCE,)	
)	CONSENT ORDER
PETITIONER,)	
)	
VS.)	CAUSE NO. A-1858
)	
STACY JO SULLIVAN,)	
)	
RESPONDENT.)	

In order to resolve this matter, the Nebraska Department of Insurance ("Department"), by and through its attorney, Janette L. Adair, and Stacy Jo Sullivan ("Respondent"), mutually stipulate and agree as follows:

JURISDICTION

1. The Department has jurisdiction over the subject matter and Respondent pursuant to Neb. Rev. Stat. §§ 44-101.01, and 44-4047 et seq. (Reissue 2004).
2. Respondent was licensed as an insurance agent under the laws of Nebraska at all times material hereto.

STIPULATIONS OF FACT

1. The Department initiated this administrative proceeding by filing a petition styled State of Nebraska Department of Insurance vs. Stacy Jo Sullivan, Cause Number A-1858 on December 22, 2009. A copy of the petition was served upon the Respondent at Respondent's business address registered with the Department by certified mail, return receipt requested.
2. Respondent is alleged to have violated Neb. Rev. Stat. §§ 44-1525(10), 44-4059(1)(b), and 44-4059(1)(h) (Reissue 2004) as a result of completing applications for insurance with

American Family Life Assurance Company (Aflac) on fictitious people, submitting the applications to Aflac and receiving advanced commissions on the sale of the policies:

- a. Application for Policy #PT110977 in the name of Ann Sherri processed on March 11, 2009.
- b. Application for Policy #PT110976 in the name of Ann Sherri processed on March 11, 2009.
- c. Application for Policy #PT072214 in the name of Cora Sheer processed on March 5, 2009.
- d. Application for Policy #PT072213 in the name of Cora Sheer processed on March 5, 2009.
- e. Application for Policy #PT022305 in the name of Cora Sheer processed on February 26, 2009.
- f. Application for Policy #PS982184 in the name of Addie M. Schrader processed on February 20, 2009.
- g. Application for Policy #PS982183 in the name of Addie M. Schrader processed on February 20, 2009.
- h. Application for Policy #PS918114 in the name of Tina Smith processed on February 10, 2009
- i. Application for Policy #PS918113 in the name of Tina Smith processed on February 10, 2009
- j. Application for Policy #PS46321 in the name of Kate Gubbles processed on January 29, 2009.
- k. Application for Policy #PS846320 in the name of Kate Gubbles processed on January 29, 2009.
- l. Application for Policy #PS807056 in the name of Doris Delancey processed on January 23, 2009.
- m. Application for Policy #PS807054 in the name of Tina Delancey processed on January 23, 2009.
- n. Application for Policy #PS807049 in the name of Tina Delancey processed on January 23, 2009.
- o. Application for Policy #PS736139 in the name of Nikki Helsinger processed on January 9, 2009.

- p. Application for Policy #PS736138 in the name of Nikki Helsinger processed on January 9, 2009.
- q. Application for Policy #PS684343 in the name of Dennis Hunt processed on December 27, 2008.
- r. Application for Policy #PS545971 in the name of Thomas Kellie processed on December 12, 2008.
- s. Application for Policy #PS545970 in the name of Thomas Kellie processed on December 12, 2008.
- t. Application for Policy #PS419273 in the name of Kelley Kellie processed on December 3, 2008.
- u. Application for Policy #PS419272 in the name of Kelley Kellie processed on December 3, 2008.
- v. Application for Policy #PS419271 in the name of Kelley Kellie processed on December 3, 2008.
- w. Application for Policy #PS383039 in the name of David Kellie processed on November 26, 2008.
- x. Application for Policy #PS382802 in the name of Aubrey Kellie processed on November 26, 2008.
- y. Application for Policy #PS382801 in the name of Aubrey Kellie processed on November 26, 2008.
- z. Application for Policy #PS256801 in the name of Shelby J. Tharnish processed on November 18, 2008.
- aa. Application for Policy #PS256800 in the name of Shelby J. Tharnish processed on November 18, 2008.

3. Respondent violated Neb. Rev. Stat. § 44-5906(2) (Reissue 2004) by refusing to provide information requested by Petitioner's Market Conduct Examiners including bank statements, general ledgers and any other financial records that pertain to Respondent's insurance business.

4. Respondent violated Neb. Rev. Stat. § 44-4054(8) (Reissue 2004) by failing to notify Petitioner of Respondent's change of home address from 808 East Benjamin Avenue

#212, Norfolk, NE 68701 to 808 East Benjamin Avenue #214, Norfolk, NE 68701 within thirty days after that change of address. Respondent's address changed prior to March 25, 2009, and to date the address change as not been reported to the Petitioner.

5. Respondent was informed of her right to a public hearing. Respondent waives that right, and enters into this Consent Order freely and voluntarily. Respondent understands and acknowledges that by waiving her right to a public hearing, Respondent also waives her right to confrontation of witnesses, production of evidence, and judicial review.

6. Respondent neither admits nor denies the allegations stated in Paragraphs 2 and 4.

7. Respondent admits the allegations stated in Paragraph 3.

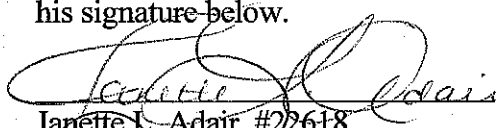
CONCLUSIONS OF LAW

Respondent's conduct as alleged above constitutes violations of Neb. Rev. Stat. §§ 44-1525(10), 44-4059(1)(b), 44-4059(1)(h), 44-5906(2) and 44-4054(8) (Reissue 2004).

CONSENT ORDER

It is therefore ordered by the Director of Insurance and agreed by Respondent, Stacy Jo Sullivan, that Respondent's insurance producer license shall be immediately REVOKED upon the Director of Insurance or her designee approving and signing this consent order. In witness of their intention to be bound by this Consent Order, each party has executed this document by subscribing

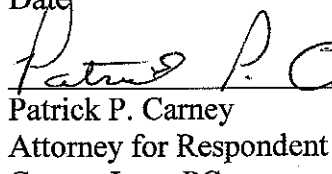
his signature below.


Janette L. Adair, #22618
Attorney for Petitioner
941 "O" Street, Suite 400
Lincoln, NE 68508
(402) 471-2201

1-27-10
Date


Stacy Jo Sullivan
Respondent

1-26-10
Date


Patrick P. Carney
Attorney for Respondent
Carney Law, PC
P.O. Box 1776

Norfolk, NE 68702-1776
(402) 379-5600

1-26-10
Date

State of Nebraska)
County of Madison) ss.
)

On this 26th day of January 2010, Stacy Jo Sullivan personally appeared before me and read this Consent Order, executed the same and acknowledged the same to be her voluntary act and deed.



Shayla D. Clark
Notary Public

CERTIFICATE OF ADOPTION

I hereby certify that the foregoing Consent Order is adopted as the Final Order of the Nebraska Department of Insurance in the matter of State of Nebraska Department of Insurance vs. Stacy Jo Sullivan, Cause No. A-1858.

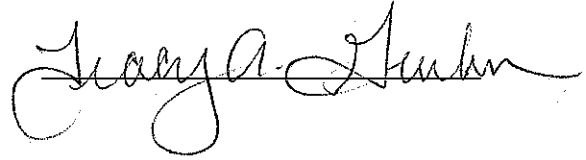
STATE OF NEBRASKA
DEPARTMENT OF INSURANCE

Ann M Frohman
ANN M. FROHMAN
Director of Insurance

1-27-2010
Date

CERTIFICATE OF SERVICE

I hereby certify that a copy of the executed Consent Order was sent to the Respondent by mailing a copy to Respondent's counsel, Patrick P. Carney, Carney Law, PC, P.O. Box 1776, Norfolk, NE 68702, by certified mail, return receipt requested on this 27th day of January, 2010.

Handwritten signature of Tracy A. Larkin in cursive script.